

BRADLEY J. WALLER  
KLEIN, STODDARD, BUCK, WALLER

2045 ABERDEEN COURT  
SYCAMORE, IL 60178  
(815) 748-0380

The Honorable: BRUCE W. BLACK  
Chapter 7  
Location: Will County Court Annex, 57 N Ottawa, Joliet, IL  
Hearing Date: 11/13/2009  
Hearing Time: 09:15am  
Response Date: / /

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: GORDON, KAREN E  
LAUSCH, KAREN E

Case No. 07-06031

Chapter 7

\_\_\_\_\_  
Debtors

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BRADLEY J. WALLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 11/13/2009 in Courtroom 201, United States Courthouse, Will County Court Annex Building  
57 North Ottawa Street  
Joliet, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

**UST Form 101-7-NFR (9/1/2009)**

Date Mailed: 10/02/2009

By: /s/BRADLEY J. WALLER

Trustee, Bradley J. Waller

BRADLEY J. WALLER

2045 ABERDEEN COURT  
SYCAMORE, IL 60178

BRADLEY J. WALLER  
KLEIN, STODDARD, BUCK, WALLER

The Honorable:

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**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: GORDON, KAREN E  
LAUSCH, KAREN E

Case No. 07-06031

Chapter 7

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Debtors

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 70,006.95  
*and approved disbursements of* \$ 51,770.50  
*leaving a balance on hand of* <sup>1</sup> \$ 18,236.45

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>BRADLEY J. WALLER</u>	\$ <u>6,000.35</u>	\$ <u>95.50</u>
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 24,470.04 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 49.6 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	Sterling Jewelers Inc dba Kay Jewelers	\$ <u>59.94</u>	\$ <u>29.74</u>
<u>2</u>	CHASE BANK USA, N.A.	\$ <u>130.47</u>	\$ <u>64.73</u>
<u>3</u>	eCAST Settlement Corporation assignee of HSBC	\$ <u>6,940.54</u>	\$ <u>3,443.49</u>
<u>4</u>	LVNV Funding LLC its successors and assigns as Citibank	\$ <u>4,453.24</u>	\$ <u>2,209.44</u>
<u>5</u>	AMERICAN INFOSOURCE LP AS AGENT FOR FIA Card	\$ <u>11,519.55</u>	\$ <u>5,715.32</u>
	AMERICAN INFOSOURCE		

LP AS AGENT FOR FIA  
6 Card \$ 1,366.30 \$ 677.88

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/BRADLEY J. WALLER

Trustee

BRADLEY J. WALLER

2045 ABERDEEN COURT  
SYCAMORE, IL 60178

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0752-1  
Case: 07-06031

User: mrahmoun  
Form ID: ntcftfc7

Page 1 of 1  
Total Served: 14

Date Rcvd: May 29, 2007

The following entities were served by first class mail on May 31, 2007.

db +Karen E Gordon, 1540 E. Livingston Rd., Dwight, IL 60420-9646  
aty +Stephen J West, Law Offices Of Stephen J West, 628 Columbus Dr Rm 102,  
Ottawa, IL 61350-2933  
tr +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court,  
Sycamore, IL 60178-3140  
11281479 Bank of America, PO Box 15726, Wilmington, DE 19886-5726  
11281481 +Countrywide, PO Box 650070, Dallas, TX 75265-0070  
11281482 +Harris Bank Barrington, PO Box 6201, Carol Stream, IL 60197-6201  
11281483 Kay Jewelers, PO Box 740425, Cincinnati, OH 45274-0425  
11281486 Rush University Medical Center, Patient Finance Services, 21238 Network Place,  
Chicago, IL 60673-1212  
11281485 Rush University Medical Center, c/o Computer Credit, Inc., PO Box 5238,  
Winston Salem, NC 27113-5238  
11281487 Sears Credit Cards, PO Box 183082, Columbus, OH 43218-3082  
11281488 Select Portfolio Servicing, PO Box 62520, Salt Lake City, UT 84165-0250  
11281489 Union Plus Credit Card, PO Box 17051, Baltimore, MD 21297-1051  
11281490 Washington Mutual Card Services, PO Box 660487, Dallas, TX 75266-0487

The following entities were served by electronic transmission on May 30, 2007.

11281479 EDI: BANKAMER2.COM May 29 2007 22:50:00 Bank of America, PO Box 15726,  
Wilmington, DE 19886-5726  
11281484 EDI: CBSKOHLS.COM May 29 2007 22:51:00 Kohl's Payment Center, PO Box 2983,  
Milwaukee, WI 53201-2983  
11281487 EDI: SEARS.COM May 29 2007 22:50:00 Sears Credit Cards, PO Box 183082,  
Columbus, OH 43218-3082  
11281489 EDI: HFC.COM May 29 2007 22:50:00 Union Plus Credit Card, PO Box 17051,  
Baltimore, MD 21297-1051

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11281480\* Bank of America, PO Box 15726, Wilmington, DE 19886-5726

TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2007

Signature: \_\_\_\_\_

*Joseph Speetjens*